

Insurance Commissioner Stewart Says It's Not Too Late to Protect Your Family and Property from Hurricane Damage

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Act Now to Make Filing a Claim Easier After a Storm

Dover, DE – As Hurricane Joaquin approaches the U. S. East Coast, now is the time for Delaware residents and homeowners who could be in the path of the storm to make preparations for damages. There is still time to take several simple steps that could make filing an insurance claim after a storm easier. Delaware Insurance Commissioner Karen Weldin Stewart and the National Association of Insurance Commissioners (NAIC) offer these tips to help protect your family and your possessions.

It's Not Too Late to Create a Home Inventory

To make the claims process easier, it's imperative to have a complete list of the belongings in your home. An inventory should include all of the vital information about your belongings (brand name, price, date of purchase, model, serial number and receipts) and should be accompanied by photos of the items. The NAIC has a free smartphone app that can walk you through creating just such a database. The iPhone version is available [here](#), the Android version [here](#). A simple-to-use [home inventory checklist](#) is also available on the [NAIC Insure U](#) website. If you don't have time to create a comprehensive list of the items in your home, then quickly videotape and/or photograph every room. The more detail you

include, the easier it will be for your insurance company to evaluate your loss. When making your list, make sure to open drawers and closets, and don't forget to take stock of what's in your garage and storage buildings.

Once you have made your inventory, or taken photographs of your home, e-mail the information to family or friends living out of the hurricane threat or your insurance agent.

Collect Your Insurance Information

Store copies of your insurance policies with your home inventory. Make sure to have a copy of your policy declarations page listing all of your coverages, as well as your insurance cards.

It's also important to have 24-hour contact details for your insurance agent and insurance company. Make a list that includes your policy numbers, your insurance company and insurance agent's phone numbers, website addresses and mailing addresses. Also, check to see if the company or your agent has set up an emergency information hotline. It is a good idea to store this information, and your home inventory, in a waterproof, fireproof box or safe. If you evacuate your home, don't forget to take this information with you.

Before a storm hits, review your insurance policies. Make sure you know what is and is not covered. If you have questions, contact your insurance agent or company.

NOTE! *Flood damage is not covered by a standard homeowners or renter's insurance policy.* If you have a separate flood insurance policy, remember to include a copy of the policy and the contact details for the insurance company on your list.

Prepare for the Worst

There are steps you can take to help mitigate some of the damage caused by a hurricane or tropical storm. If your home

is equipped with storm shutters, make sure you can quickly put them in place. Clear your yard of debris that could become projectiles in high winds and trim dead or overhanging branches from trees surrounding your home. It's also a good time to make a quick review of your home to make sure the roof sheathing is properly secured, that end gables are securely fastened to the roof, and that doors and garage doors are latched properly.

For personal safety, identify the nearest storm shelter and have an evacuation plan for your family. Also, **make sure you have hurricane survival supplies** including: bottled water, a first aid kit, flashlights, a battery-operated radio, at least three days of non-perishable food items, blankets, clothing, prescription drugs, eyeglasses, personal hygiene supplies and enough cash for at least three days.

If you are forced to evacuate your home, turn off all utilities and disconnect appliances to reduce the chance of additional damage and electrical shock when utilities are restored.

For more information about how to prepare your family and home for the threat of tropical storms or hurricanes, visit the American Red Cross' website or download their Hurricane Safety Checklist.

After the Storm

The days following a natural disaster can be confusing and stressful, but it is important that you focus on filing your insurance claim(s) as quickly as possible to help protect your financial future.

The first step to getting your home restored is to contact your insurance company and/or agent with your policy number and other relevant information. Be aware that your policy might require that you make this notification within a certain time frame.

Take photographs/video of the damage before clean-up or repairs. After you've documented the damage, make repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). DO NOT have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage. Save all receipts, including those from the temporary repairs.

If your home is damaged to the extent that you cannot live there, ask your insurance company or insurance agent if you have coverage for additional living expenses.

Cooperate fully with the insurance company. Ask what documents, forms and data you will need to file the claim. Keep a diary of all conversations you have with the insurance company and your insurance agent, including names, times and dates of the calls or visits and contact details.

Be certain to give your insurance company all the information they need. Incorrect or incomplete information may cause a delay in processing your claim.

If the first offer made by the insurance company does not meet your expectations, be prepared to negotiate. If there is a disagreement about the claim, ask the company for the specific language in the policy in question and determine why you and the company interpret your policy differently. If you believe you are being treated unfairly, contact your state insurance department.

Protect Yourself from Home Repair Fraud

Home repair fraud increases exponentially following a major storm. Protect your investment by getting more than one bid from contractors and requesting at least three references. Ask for proof of necessary licenses, building permits, insurance

and bonding. Record the contractor's license plate number and driver's license number, and then check for any complaints with the Better Business Bureau. Finally, be wary of contractors who demand up-front payment for repairs. If the contractor needs money to buy supplies, go with the contractor and pay the supplier directly.

More Information

For information about storm preparedness visit the Department of Insurance's webpage dedicated to the topic: <http://www.delawareinsurance.gov/departments/consumer/StormPrepare.shtml> . If you have questions about your insurance coverage the Consumer Services division can be reached at 1-800-282-8611.

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www.delawareinsurance.gov